



MaineCare Services

An Office of the
Department of Health and Human Services

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MaineCare Private Health Insurance Premium (PHIP) Benefit Frequently Asked Questions

What is the MaineCare PHIP Benefit?

The PHIP Benefit pays private health insurance premiums for MaineCare members who qualify. You must already have health insurance or you must be able to get it. You may have health insurance through your job, or you may have an individual policy through an insurance company. MaineCare will not find health insurance for you.

How do I qualify?

To qualify for PHIP, you or someone in your household must:

1. Be enrolled in MaineCare
2. Have access to insurance that MaineCare considers cost effective.

How will the PHIP Benefit help me?

If you qualify, MaineCare may pay part or all of the monthly cost of your health insurance plan. You will still have MaineCare but the private insurance will pay first. Your family may get better coverage by having two insurance plans.

How does the premium get paid?

PHIP Benefit will pay you, the insurance company, or the employer every month.

Can I have MaineCare and private health insurance at the same time?

Yes, you can have MaineCare and private health insurance at the same time. In fact, the PHIP benefit is only for people who have MaineCare.

How do I find out if the PHIP Benefit can pay my insurance premium?

- Fill out one Medical History Questionnaire for each person in the family who is on MaineCare.
- Fill out as much information as you can on the Employer and Insurance Information form. Your employer may be able to help with this. If your insurance is not through an employer, please just fill out the insurance information.
- Send proof of the cost of the premium by sending us a pay stub or an insurance premium bill.
- Ask your employer or your insurance company for a "Statement of Insurance Benefits". This statement shows the coverage you have, at what percent it is provided, and your deductibles and co-pays. Send this along with your application.
- Fill out the W-9 form. We need this information in order to send you checks.
- The PHIP application and all forms can be found online by clicking [PHIP Application](#) found on this website. If you need any help filling out the application or forms, you may contact a PHIP worker at one of the phone numbers given above.